


**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Voth et al.  
Title: SYSTEMS AND METHODS  
FOR FACILITATING THE  
FLOW OF CAPITAL  
THROUGH THE HOUSING  
FINANCE INDUSTRY

Appl. No.: To be determined  
Filing Date: To be determined  
Examiner: To be determined  
Art Unit: To be determined

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
<b>EL 979071822 US</b>	<b>12/15/03</b>
(Express Mail Label Number)	(Date of Deposit)
<b>Karen Meier</b> (Printed Name)	
 (Signature)	

**UTILITY PATENT APPLICATION**  
**TRANSMITTAL**

Mail Stop PATENT APPLICATION  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

David N. Voth  
11812 Lyrac Court  
Oakton, Virginia 22124

Richard N. Plotnick  
9205 Christopher Street  
Fairfax, Virginia 22031

Peter G. Kopperman  
8006 Greentree Road  
Bethesda, Maryland 20817

Caroline Herron  
3900 Wisconsin Avenue NW  
Washington, DC 20016

John Derwin  
3900 Wisconsin Avenue NW  
Washington, DC 20016

Sheilah Goodman  
3900 Wisconsin Avenue NW  
Washington, DC 20016

Michelle Watson  
3900 Wisconsin Avenue NW  
Washington, DC 20016

Enclosed are:

- ☒ Application Data Sheet (37 C.F.R. 1.76) (5 pages).
- ☒ Request for application not to be published with certification under 35 U.S.C. 122(b)(2)(B)(i) (1 page).
- ☒ Specification, Claims, and Abstract (56 pages, plus cover sheet).
- ☒ Informal drawings (71 sheets, Figures 1, 1A, 1B, 1C, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 34A, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 47A, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, and 66).

The filing fee is calculated below:

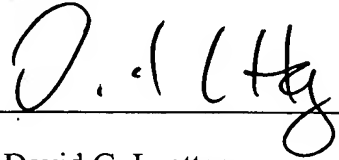
	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$770.00 =	\$770.00
Total Claims:	55	- 20	= 35	x \$18.00 =	\$630.00
Independents:	6	- 3	= 3	x \$86.00 =	\$258.00
If any Multiple Dependent Claim(s) present:			+	\$290.00 =	\$0.00
Surcharge under 37 CFR 1.16(e) for late filing of Executed Declaration			+	\$130.00 =	\$130.00
				SUBTOTAL: =	\$1788.00
<input type="checkbox"/> Small Entity Fees Apply (subtract ½ of above):				=	\$0.00
				TOTAL FILING FEE: =	\$1,788.00

- ☒ Check No. 13357 in the amount of \$1,788.00 to cover the filing fee is enclosed.
- ☒ The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 12 - 15 - 03

By 

FOLEY & LARDNER

Customer Number: 34099

Telephone: (414) 297-5769

Facsimile: (414) 297-4900


David G. Luetzgen

Attorney for Applicant

Registration No. 39,282

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<b>Karen Meier</b>	
(Printed Name)	
	
(Signature)	

**REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

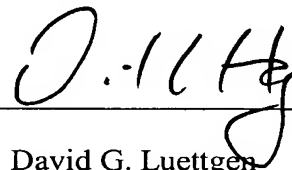
Applicant hereby certifies that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. Applicant hereby requests that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

Date 12 - 15 - 03

FOLEY & LARDNER  
Customer Number: 34099  
Telephone: (414) 297-5769  
Facsimile: (414) 297-4900

By



David G. Luetzgen  
Attorney for Applicant  
Registration No. 39,282